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## NOTES AND COMMENTS.

### FARM AND HOME PROPRIETORSHIP.

HOME-OWNING in the United States is the subject of investigation by the Eleventh Census, and the results already published are sufficient to indicate the extent to which it prevails, and whether it is increasing or diminishing in relation to the growth of population. The family is adopted as the statistical unit, and each family is accounted for as cultivating a farm, or as occupying a home not on a farm, and, again, as hiring or as owning the farm or home.

Of the farm families in the District of Columbia, 37.47 per cent. hire the farms they cultivate; in Georgia, 58.10 per cent.; in Iowa, 29.57 per cent.; in Maine, 7.62 per cent.; in Maryland, 37.23 per cent.; in Massachusetts, 15.06 per cent.; in Montana, 13.40 per cent.; and in New Jersey, 32.11 per cent.

Statistics in similar form for home families show that 74.80 per cent. of the total number of home families in the District of Columbia hire the homes that they occupy; 79.00 per cent. in Georgia; 44.96 per cent. in Iowa; 51.98 per cent. in Maine; 68.13 per cent. in Maryland; 67.23 per cent. in Massachusetts; 56.30 per cent. in Montana; and 68.07 per cent. in New Jersey.

The foregoing percentages permit the inference that more than one-half of the families of the United States, and in the South and East two-thirds of the families, are landless. It is improbable that a considerable proportion of the tenants of farms and homes own any land. Upon combining the farm and home tenant families, it is found that they are 68.57 per cent. of the total number of families in Georgia; 36.82 per cent. in Iowa; 33.65 per cent. in Maine; 61.81 per cent. in Maryland; 63.51 per cent. in Massachusetts; 46.25 per cent. in Montana; and 64.34 per cent. in New Jersey. That is to say, the landless families in these States are proportions of the total number of families probably not much less than the percentages immediately preceding.

The first statistics of farm tenure in the United States are contained in the census report on agriculture for 1880. The unit was the farm and not the farm family, as in the investigation of farm and home proprietorship in 1890, but the difference does not prevent a reasonably safe comparison. In all these States farm tenancy has proportionately increased, the greatest increase being from 44.85 to 58.10 per cent. in Georgia, and the least from 4.32 to 7.62 per cent. in Maine. The explanations of this increase will have a wide range. On the one hand it will be said that the tariff, the gold standard of value, the growth of natural and artificial monopolies and a relative increase of the poorer class, are responsible for this result; and on the other hand that it is a result of the superior inducements of trade, manufactures, the professions and town life, a reaction from a low cultivation of large farms, the unwillingness of women to do farm housework, and partly the effect of agricultural over-production.

Statistics do not show the previous condition of the tenants, but from

observation it may be said that in the South most of them were formerly slaves and that in other parts of the country they are partly farmers who have been reduced from ownership and partly former farm-laborers who worked for wages and have since been elevated to tenant proprietorship.

No statistics of home proprietorship in this country have ever been published, except for Boston in 1845; but a tendency towards tenancy is indicated by the figures for 1890. In all the States named there is a larger percentage of home tenancy in the towns and cities having a population of 8,000 people and over, than in the remainder of each State. Since the first census in 1790 there has been an increasing proportion of the population in such towns and cities from census to census; this population was 3.35 per cent. of the total population in 1790; 12.49 per cent. in 1850; 29.20 per cent. in 1890.

The percentage of this population is now regarded as one that will increase for a long time in the future, and, since home-owning is much less prevalent in towns and cities of 8,000 people and over than it is outside of these towns and cities, there is a strong force at work throughout the country against home-owning, and the increase of home-owning outside of cities of 8,000 people and over must be sufficient to balance this if home tenancy through the country at large is not to increase. The increase in the proportion of home-owning required for this balancing is not too great to be impossible.

If we take Massachusetts, the most densely-populated State in the Union, and allow for 1880 the proportions of home-hiring families in towns and cities of 8,000 people and over and in the State at large that are found in 1890, the percentage of home-hiring families outside of such towns and cities must have been almost exactly 60 in 1880; in 1890 the percentage was 56, so that the degree of home tenancy in the whole State need not have diminished in 1890 if we allow a decrease in home tenancy from 60 to 54 per cent. within the decade outside of the class of towns and cities described.

In Boston, where the only positive evidence of home-owning tendency can be found, 76.71 per cent. of the total number of home families hired their homes in 1845 and 81.57 per cent. in 1890. But, owing to railroad accommodations, the Boston of the present time properly includes the remainder of Suffolk County and many neighboring towns and cities whose population nearly equals that of Boston itself and whose proportion of home tenancy is less than is found in that city, so that if the figures of home proprietorship were obtainable for a region, say, within a radius of 10 or 12 miles from the State House, it is quite certain that they would show a proportion of home tenancy no greater than was discovered in Boston in 1845.

Nevertheless, the home tenancy in cities will be regarded as excessively large. Among the 101 towns and cities with a population of more than 8,000 in these States, including the District of Columbia, Clinton, Ia., with a population of 13,619, has the smallest proportion of tenancy, namely, 37.85 per cent., and Hoboken, N. J., containing 43,648 people, has the greatest—88.11 per cent. Boston, with a population of 448,477, has 81.57 per cent.; Baltimore, with 434,439 people, has 73.94 per cent.; Jersey City, whose population is 163,003, has 81.20 per cent.; and in Newark, with 181,830 people, 77.98 per cent. of the families hire their homes. City life everywhere seems to lead to relatively low proportions of home-owning families, although to no great extent in the South.

The increase of farm and home tenancy, if increase of home tenancy may

be admitted, is not due to any obstacles placed by law or custom in the way of the purchase of real estate. It is easy enough to buy real estate if one has the desire and the means. The real-estate market, even in the older communities, is active according to the demand. In Hampden County, Massachusetts, containing Springfield and Holyoke, for example, there were 3,312 transfers of real estate in 1889, or one to 8.93 families of the county's population in 1890. During the 10 years 1880-'89 there were 24,327 transfers of real estate, or one to 1.03 of the families of the population of 1885.

The popularly assumed effects of the building and loan association movement on home-owning are hardly apparent in the statistics published by the Census Office. In Philadelphia, where the building and loan associations have reached the limit of their business, 77.24 per cent. of the home families are tenants, and in Hamilton County, Ohio, containing Cincinnati, where a large business is done by these associations, 78.05 per cent. of the home families hire their homes, or a proportion less than will be found in Chicago.

In comparing the two classes of owning and hiring families with each other, it may be that the units are unlike. In counting an owned against a hired home, it may be that greater weight in the comparison is given to the owned cabin of the negro laborer than to the vastly more comfortable and pretentious hired dwelling of the merchant or lawyer. The families in a State in which the proportion of hiring families is great may be much more happily situated than the families in a State where the proportion is much less. Even if the values of the farms and homes occupied by the two classes of families were known, still there might be the qualification that, notwithstanding values, residence in hired homes in some regions is accompanied by greater welfare and happiness than are found in owned homes in other regions.

In other respects, also, these statistics somewhat misrepresent the people in regard to welfare and social condition. It does not follow that a tenant family, because of tenancy, is not well cared for and in the receipt of an income sufficient for comfort and even many enjoyments and luxuries. Nor does it follow that a tenant family is unable to own a home, especially under mortgage, because of poverty, although this may be the inference in the case of the farm hiring-families.

The ownership of a home hinders migration, and civilization has not yet proceeded far enough to do away with migration as a means of bettering one's condition. To the workingman home-owning may often be a positive disadvantage in his dealings with his employers, or in the event of better inducements offered in another town. Generally, real estate is not readily sold without sacrifice and if he owns his home he will not readily migrate. A workingman may find himself out of employment at any time and, if he owns his home under mortgage, he may be unable to pay the interest when due and so lose some of his savings through foreclosure. The want of permanent local interests, the uncertainties of employment, of new undertakings in trade, and of ventures in a thousand and one directions, forbid men to own their homes.

Yet, after all else has been said, poverty undoubtedly plays an important, perhaps a chief part, as a cause of tenancy; and it is doubtful whether our traditional dislike of tenancy will permit us to regard its increase among those who are financially able to own their homes, but are unwilling to do so on account of new conditions of life, as altogether desirable.

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